

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Miles Lasater, et al. Docket: 102926-400  
Serial No.: 10/799,387 Art Unit: 3694  
Filed: March 12, 2004 Examiner: Apple, Kirsten S.  
Assignee: Higher One, Inc. Conf. No. 7249  
Title: Systems and Methods to Facilitate a Transfer of a Refund Amount From  
an Educational Institution to a Student

**AMENDMENT AND RESPONSE TO OFFICE ACTION UNDER 37 C.F.R. § 1.111**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In the matter of the above-identified application and in response to the Office Action mailed August 5, 2008, for which a response is due on or before November 5, 2008, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper; and

**Remarks/Arguments** begin on page 7 of this paper.